

**September 2021 RetireSavvy Digital Campaign
Terms and Conditions (“Campaign Terms”)**

1. The Promotion is jointly organised by DBS Bank Ltd (“DBS”) and Manulife (Singapore) Pte. Ltd. (“Manulife”) (collectively, the “Organisers”).
2. A customer is entitled to the Cash Reward as set out in the table below during the Campaign Period if the customer’s application for purchase of a new qualifying product (“Qualifying Product”) satisfy the following conditions:
 - i) The Qualifying Product must meet the Qualifying Criteria as set out in the table below.
 - ii) The **application must be submitted between 18 September 2021 to 19 December 2021** (both dates inclusive);
 - iii) The policy must be issued by Manulife (Singapore) Pte. Ltd. (“Manulife”) by **13 January 2022** (date inclusive),
 (ii and iii collectively, the “Campaign Period”).

A customer who satisfies the below conditions is a “Qualifying Customer”.

Qualifying Criteria			Premium Discount/ Cash Reward	Campaign Code
Qualifying Product(s)	Payment Frequency	Premium Term		
RetireSavvy	Single Premium / Annual / Monthly	All premium terms	S\$100 cash reward	RSCASH

3. Premiums of the Qualifying Product must be paid through the following payment mode:
 - a. Initial premium – Direct Debit
 - b. Subsequent premium - GIRO
4. Cash Reward is given on a **per life insured** basis, which will be credited to the Qualifying Customer’s DBS/POSB current or savings account where the initial premium was deducted from, within 8 weeks after the issuance of the policy. For clarity, the amount of cash reward will be S\$100 regardless of the premium amount and number of RetireSavvy policies purchased per life insured.
5. Cash Reward is not transferrable or exchangeable for credit or any other goods and services.
6. The Organisers reserves the right to replace the Cash Reward with item(s) of similar or other value without prior notice.
7. A Qualifying Customer can only enjoy the Cash Reward under the Campaign if any of the following change(s) is/are not made to the Qualifying Product within 12 months from issuance.
 - a. Change in sum insured or premium
 - b. Change in payment frequency
 - c. Policy reinstatement

If the following change(s) is/are made to the Qualifying Product within 12 months from issuance, Manulife reserves the right to recover the amount equivalent to the Reward(s) in any manner at its sole discretion.

8. If a customer cancels the Qualifying Product within the 14 days’ free-look period or if the policy lapsed or is surrendered within 12 months from the date of the issuance, the Organisers reserve the right to recover the amount equivalent to the Cash Reward in any manner at its sole discretion.
9. The Organisers are not liable for any losses, claims, demands, expenses and/or other liabilities, whatsoever in relation to the Cash Reward.
10. You consent under the Personal Data Protection Act 2012 to the collection, use, disclosure of your personal data by/to Manulife and such other third party as Manulife may reasonably consider necessary for the purpose of this Campaign

and you confirm that you agree to be bound by the terms of Manulife privacy policy, a copy of which can be found on <https://www.manulife.com.sg/personal-data-protection.html>.

11. You agree to indemnify Manulife and DBS Bank Ltd, and hold them harmless against all losses, claims, demands, expenses and other liabilities (including legal fees) suffered or incurred by them as a result of any breach of these Campaign Terms or of applicable laws by you including, without limitation, any representation made by you which is not authorised under these Campaign Terms or otherwise in writing by Manulife or any claim made by you.
12. By taking part in this Campaign, you accept that all decisions made by the Organisers in connection with this Campaign (including the interpretation of these Campaign Terms) shall be final and binding on all participants. No appeals will be entertained. In the event of any inconsistency between these Campaign Terms and any brochure, marketing or promotional material relating to the Qualifying Product(s) listed in the table above, these Campaign Terms will prevail.
13. All applications for this Campaign are subject to such policy terms and conditions as the Organisers may impose.
14. The Organisers shall have the sole and absolute discretion to exclude any person from participating in this Campaign, without providing any reason and without prior notice.
15. The Organisers reserve the right at its sole and absolute discretion to amend, add, withdraw, supplement, terminate, cancel or suspend this Campaign or to vary these Campaign Terms at any time without notice or reason or liability.
16. The Organisers shall be excused from performance under this Campaign and shall not be in default in respect of any obligation hereunder to the extent that the failure to perform such obligation is due to a force majeure event, beyond the control of the Organisers.
17. Nothing in these Campaign Terms is intended to constitute, create, give effect to, or otherwise recognise a joint venture, partnership or relationship of principal and agent of any kind.
18. The invalidity, unlawfulness or unenforceability of any provision in these Campaign Terms in any respect under applicable law shall not affect the validity, legality or enforceability of the remaining provisions hereof.
19. A person who does not participate in this Campaign shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B Singapore Statutes) to enforce any of these Campaign Terms.
20. These Campaign Terms will be governed by and construed in accordance to the laws of Singapore and you agree to submit to the exclusive jurisdiction of the courts of Singapore.
21. This Campaign cannot be used in conjunction with other promotions or campaigns carried out by the Organisers, unless otherwise permitted by the Organisers in its sole and absolute discretion.
22. All information is correct as at 27 October 2021.